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Substitute for Form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Date Submitted: August 20, 2010

(use as many sheets as necessary)

Sheet 1 of 9

Complete if Known

Application Number	10/825,440
Filing Date	04/14/2004
First Named Inventor	BRUCE BENT
Art Unit	3693
Examiner Name	JAGDISH PATEL
Attorney Docket Number	049212-0102

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	CD1	Lawsuit by Island Intellectual Property LLC, et al. v. Deutsch Bank Trust Company Americas, et al.; Defendant Deutsche Bank Trust Company Americas' Second Supplemental Responses to Double Rock's Interrogatories Nos. 2, 8 and 9, July 2010, 65 pages.	
	CD2	Exhibit 2, Invalidity Chart: U.S. Pat. No. 4,985,833 (Oncken) – U.S. Pat. 7,668,771, July 2010, 14 pages.	
	CD3	Exhibit 5, Invalidity Chart: Merrill Lynch Business Advantage Program - U.S. Pat. No. 7,668,772, July 2010, 7 pages.	

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Sheet	2	of	9
		Attorney Docket Number	049212-0102

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	CD4	Exhibit 8, Invalidity Chart: Harken Financial Services Sweep Product - U.S. Pat. No. 7,668,771, July 2010, 9 pages.	
	CD5	Exhibit 9, Invalidity Chart: Wayne Hummer - Insured Bank Deposit Program - U.S. Pat. No. 7,668,771, July 2010, 12 pages.	
	CD6	Exhibit 10, Invalidity Chart: U.S. Patent Application Publication No. 2007/0043666 (Burdette), U.S. Pat. No. 7,668,771, July 2010, 9 pages.	
	CD7	2 CDs (1) Non-Confidential Exhibits and Material regarding Deutsch Bank Trust Company Americas' (DBTCA) 2 nd Supp Res to Double Rock's Interrogatory No. 2; (2) Prior Art for IC Non-Confidential Material - Bates-numbered documents for Exhibits 2, 5, 8, 9, and 10 Invalidity Charts, July 2010,	
	CD8	Letter to R.M. Zaitzeff, from W.W. Wiles, dated June 22, 1983 (response to May 10, 1983 letter re: offering of MMDAs), 6 pages.	
	CD9	Letter to G.T. Schwartz, from O.I. Ireland, dated June 22, 1988 (response to Dec. 18, 1987 letter re: proposed modifications to Merrill Lynch's CMA Program), 5 pages.	
	CD10	Information Statement, "Alliance Insured Account," 9/99; 6 pages.	
	CD11	Investors MoneyAccount SM and Insurance Plus Service Agreement, attached Schedule A (List of Banks Participating in the Insurance Plus Service), IMAD 3/94, 3 pages.	
	CD12	Investors Money Account SM (an FDIC-insured money market account), IMA-1 (3/94), 4 pages.	
	CD13	Investors MoneyAccount SM , "The FDIC-Insured Money Market Investment with an Important Plus," IMA 10/95, 2 pages.	
	CD14	1985 SEC No-Act. LEXIS 2756, Investment Company Act of 1940 -- Section 3(a)(1), 2(a)(36); Securities Act of 1933 -- Section 2(1), Nov. 29, 1985, Kemper Financial Services, Inc., 9 pages.	
	CD15	Insured Money Account Program Agreement and Disclosure Statement, (attached Schedule A - Deposit Account Terms), faxed 3-28-2000; 10 pages.	

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1	CD16	First National Bank in Brookings, Certificates of Deposit [online] [retrieved on 7/17/2009]. Retrieved from the Internet: Certificates of Deposit, <URL: http://web.archive.org/web/20000524121111/www.firstnb.com/cd.htm >; Multi-Bank CDs, <URL: http://web.archive.org/web/20000524132934/www.firstnb.com/mbcd.htm >, 5 pages.	
	CD17	Summary of Commentary on Current Economic Conditions by Federal Reserve Districts, Jan. 1985, 44 pages.	
	CD18	12 CFR Ch. II (1-1-09 Edition), pp. 124-125.	
	CD19	Product Strategy, "Money Fund \$\$ Moving to Bank Deposits, Distributors Start to Install Bank Deposit Accounts to Replace Money Funds," 6 FRC Monitor, Dec. 2003, 2 pages.	
	CD20	Board of Governors of the Federal Reserve System, "The May 1998 Senior Financial Officer Survey," May 1998, (attached Appendix A: Survey Questions and Responses; Appendix B: Glossary; Appendix C: Examples of Key Reserve Concepts), 48 pages.	
	CD21	Interest Rate Review, A Publication of the Meyer Weekly Interest Rate Survey, "A Look at Tiers," Apr. 1987, 6 pages, Vol. 11, No. 4.	
	CD22	LexisNexis, The American Banker, "Merrill Joins Money Market Account, CMA; Broker Begins Testing With 12 Institutions," Sept. 23, 1983, 4 pages.	
	CD23	BENT et al., Office Action, App. No. 10/071,053, with attached SB08, date considered 3/10/2009, 2 pages.	
	CD24	Merrill Lynch & You, "Financial Services The Way You Want, When You Want Them," Jan. 2000, 16 pages.	
	CD25	Exhibit 1, "FA/FB Account 1997 First Transactions, TRX Types: PU, PP, TA, PT," Aug. 2003, p. 1-2.	
	CD26	Advertisement: Where Your Interest is?, Mutual Funds, Oct. 1997; 1 page	
	CD27	Advertisement: It's 1997, Do You Know Where Your Interest Is?, Mutual Funds, Dec. 1993, p. 46.	

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NON PATENT LITERATURE DOCUMENTS			
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	CD28	USPTO Office Action, Interview Summary, App. No. 11,767,827, Date Mailed 9/23/2009, 4 pages.	
	CD29	USPTO Office Action, Office Action Summary, App. No. 11,767,827, Date Mailed 6/5/2009, 35 pages.	
	CD30	Service Mark Application, Applicant: Reserve Management Corporation, Mark: RESERVE INSURED DEPOSITS, (attached Power of Attorney, Declaration, Drawing Page, 9-21-01, 6 pages.	
	CD31	Letter to R.L. Kratzer, from T.J. Vezeau, Re: United States Patent No. 6,374,231, dated Jan. 10, 2003, 1 page.	
	CD32	Letter to C.R. Macedo, from R.L. Rainey, Re: Promontory Interfinancial Network, LLC, dated July 22, 2008, (attached Attachments A-E), 35 pages.	
	CD33	Letter to C.R. Macedo, from R.L. Rainey, Re: Promontory Interfinancial Network, LLC, dated Oct. 16, 2008, (attached Attachments A-C), 22 pages.	
	CD34	Letter to C.R. Macedo, from R.L. Rainey, Re: Promontory Interfinancial Network, LLC, dated Feb. 23, 2009, (attached Exhibit A-B), 21 pages.	
	CD35	Letter to R.L. Kratzer, from T.J. Vezeau, Re: United States Patent No. 6,374,231, dated Jan. 10, 2003 (with various attachments), 128 pages.	
	CD36	Memo to Bruce Bent, from Bruce Bent II, Re: S&M Status, Oct. 15, 1997 (cc: Arthur, Mary, Marianne, Joe, Pat, Cathy, Michelle), 1 page.	
	CD37	Memo to Marianne, Ralph, Customer Service, from Bruce Bent II, Re: Reserve IDA, Sept. 4, 1997, 1 page.	
	CD38	Memo to Marianne, Pat, Bruce Bent, from Bruce Bent II, Re: Reserve Insured Deposit Account, Sept. 4, 1997, 1 page.	
	CD39	American Express - Meeting Notes, 9/26/2000, 2 pages.	

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	CD40	American Express Financial Advisors Customized FDIC Product with Tiered Balances, 1/24/2001, 2 pages.	
	CD41	American Express Conference Call Minutes, Topic: Tiered Balances, Jan. 25, 2001 @ 3:00pm-4:00pm, 2 pages.	
	CD42	Letter to A.J. Bufalino, from C.R. Macedo, Re: Reserve Management Corporation, Wayne Hummer Investments LLC, May 8, 2007, (enclosing Jan. 3, 2006 letter to A.J. Bufalino, Feb. 23, 2006 letter to A.J. Bufalino, Mar. 16, 2006 letter to C. Macedo, U.S. Patent No. 6,374,231, U.S. Publication No. 2002/0091637 A1, U.S. Publication No. 2005/0108149 A1, U.S. Publication No. 2005/0228733 A1, U.S. Publication No. 2006/0212385 A2, U.S. Publication No. 2006/0212389 A2), 510 pages.	
	CD43	Merrill Lynch & Co., Inc., Form 10-K405 (Annual Report (Regulation S-K, item 405)), Filed 03/14/02 for the Period Ending 12/28/01, 248 pages.	
	CD44	Merrill Lynch, "Information Statement Regarding changes to Interest Rates on Deposits in the Merrill Lynch Banks," November 12, 2007, 2 pages.	
	CD45	QUESTessentials, "Quest Insured Account," May 17, 1994, 3 pages.	
	CD46	Information Statement, "Quest Insured Account," (attached Appendix A), 5 pages.	
	CD47	OCC Insured Bank Deposit Account (attached are page 2 of Quest for Value Funds Daily Data, June, 1993; OCC Insured Account Rate Table), 3 pages.	
	CD48	CIBC World Markets, "Insured Bank Deposit Account," Information Statement, July 1, 2000, 2 pages.	
	CD49	Letter to Client, from M.J. Hensle, Re: Salomon Smith Barney Bank Deposit Program SM , (attached Q&A: Important Information about the New Salomon Smith Barney Bank Deposit Program), August 16, 2020, 14 pages.	
	CD50	SALOMON SMITH BARNEY, "Bank Deposit Program Disclosure Statement," 3 pages.	

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	CD51	FDIC, "FDIC Law, Regulations, Related Acts - 4000 - Advisory Opinions, Oct. 22, 1987, J. W. VIA, Jr., Counsel [online] [Retrieved on 1/22/2010]. Retrieved from the Internet: URL: < http://www.fdic.gov/regulations/laws/rules/4000-2560.html >, 1 page.	
	CD52	FDIC, FDIC Law, Regulations, Related Acts - 4000 - Advisory Opinions, June 28, 1993, J. A. DiNuzzo, [online] [Retrieved on 1/22/2010]. Retrieved from the Internet: URL: < www.fdic.gov/regulations/laws/rules/4000-8240.html >, 2 pages.	
	CD53	FDIC, FDIC Law, Regulations, Related Acts - 4000 - Advisory Opinions, July 23, 1986, D. H. Jones [online] [Retrieved on 1/22/2010]. Retrieved from the Internet: URL: < www.fdic.gov/regulations/laws/rules/4000-2120.html#fdic400086-21 >, 2 pages.	
	CD54	MERRILL LYNCH - PIERCE, FENNER & SMITH, INC., "The Merrill Lynch Cash Management Account [®] ," Financial Service, Jan. 1985, 18 pages.	
	CD55	MERRILL LYNCH, "Insured Savings [™] Account Fact Sheet," The Merrill Lynch Cash Management Account [®] Financial Service, 11 pages.	
	CD56	CMA, "A Guide to Your CMA Account," Jan. 1995, 38 pages.	
	CD57	AMERICAN BANKER, "Salomon's Sweep Plan Raises FDIC Fund Alarm [online], Dec. 6, 2000 [retrieved on 4/13/2009]. Retrieved from the Internet: <URL: http://www.americanbanker.com/printhis.html?id=2000120603YJGEZD >, 2 pages.	
	CD58	The Insured Deposit Account: "Money in the Bank," page 5; Three Little Letters. Three Big Ways to Save in 1998, page 4.	
	CD59	LexisNexis, The American Banker, Sept. 23, 1983, "Merrill Joins Money Market Account, CMA; Broker Begins Testing With 12 Institutions, Byline: A. Arvan, 4 pages.	
	CD60	MERRILL LYNCH & CO INC - MER, 10k WIZARD, Form 8-K, "Report of Unscheduled Material Events or Corporate Changes," Filed March 7, 2002, 51 pages.	
	CD61	FEDERAL RESERVE SYSTEM, LEXSEE 51 FR 9632, "Definition of Deposit and Technical Amendments," Action: Final Rule, Mar. 20, 1986, 13 pages.	
	CD62	FEDERAL RESERVE SYSTEM, LEXSEE 56 FR 15494, "Regulation D--Reserve Requirements of Depository Institutions," Action: Final Rule, Apr. 17, 1991, 5 pages.	

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	CD63	Federal Reserve System, "Part 201 - Reserve Requirements of Depository Institutions (Regulation D) 12 CFR Ch. II (1-1-10 Edition), pp. 94-128, Pt. 204-Pt. 205.	
	CD64	Letter to G.T. Schwartz, from O.I. Ireland, dated June 22, 1988, Re: response to letter of Dec. 18, 1987 regarding proposed modifications to Merrill Lynch's CMA Program, 5 pages.	
	CD65	FEDERAL RESERVE SYSTEM, LEXSEE 47 FR 55207, "Reserve Requirements of Depository Institutions; Money Market Deposit Account," Dec. 8, 1982, Action: Final Rule, 5 pages.	
	CD66	Insured Bank Deposits™ Program Summary Information Statement, 11 pages.	
	CD67	Insured Bank Deposits™ Program Information Statement, (attached List of Eligible Program Banks, Effective May 9, 2002; New Account Application, Joint Account Agreement), 11 pages.	
	CD68	WAYNE HUMMER INVESTMENTS, "Insured Bank Deposits™ Program, Frequently Asked Questions," 4 pages.	
	CD69	American Express - Meeting Notes 9/26/00, 2 pages.	
	CD70	American Express Financial Advisors Customized FDIC Product with Tiered Balances, 1/24/2001, 2 pages.	
	CD71	American Express Conference Call Minutes, Jan. 25, 2001 @ 3:00pm-4:00pm, Topic: Tiered Balances, 2 pages.	
	CD72	Memorandum to M. Peterson, J. Whitt, R. Wroten, E. Naumes, E. Deal, B. McCain, from J.E. Oncken, June 15, 1990, Re: Insured Savings Update (with attachments), 7 pages.	
	CD73	INSURED SAVINGS, "Correspondent Agreement," including Exhibits A-D, 28 pages.	
	CD74	INSURED SAVINGS, "Project Team Meeting," Feb. 2, 1989, 21 pages.	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: August 20, 2010 <i>(use as many sheets as necessary)</i>				Application Number	10/825,440
				Filing Date	04/14/2004
				First Named Inventor	BRUCE BENT
				Art Unit	3693
				Examiner Name	JAGDISH PATEL
Sheet	8	of	9	Attorney Docket Number	049212-0102

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.		
	CD75	INSURED SAVINGS, "Overview & Marketing Plan," Presented by: J.E. Oncken, Dec. 6, 1988, (including Exhibit A), 23 pages.		
	CD76	Letter to V.J. Best, from J.E. Oncken, dated Apr. 18, 1988, 2 pages.		
	CD77	Letter to M.L. Duke from K. Johnson, dated Dec. 27, 1989, (attached Insured Savings Correspondent Agreement, Exhibits A-D, letter to M.L. Duke from K. Johnson dated 11-21-1989 and Account Information Sheet), 39 pages.		
	CD78	Memorandum to J. Oncken, J. Scurlock, B. Standefer, E. Piner, T. Cyr, from K. Johnson, dated July 5, 1990, Re: Attached Insured Savings Letters (with attachments), 9 pages.		
	CD79	E.D.S. - First City Austin Electronic Mail, from J. Oncken, to T. Cyr, Re: Depository Levels at Insured Savings Depositories, 11/02/89, 1 page.		
	CD80	Cash Management Balance Monitoring Agreement and Memorandum from Ed Piner to Cash management Line of Business Representatives dated 5-21-1991(with attachments), 8 pages.		
	CD81	MERRILL LYNCH, Insured Savings Account Fact Sheet, The Merrill Lynch Cash Management Account® Financial Service, Jan. 1986, 4 pages.		
	CD82	MERRILL LYNCH MONEY MARKETS, INC., Merrill Lynch Capital Markets, "The Insured Savings Account, Issuer Guide to Offering MMDAs through Merrill Lynch," Sept 1986; 36 pages.		
	CD83	MERRILL LYNCH, The Merrill Lynch Capital Builder SM Account Financial Service, Insured Savings SM Account Participating Depository Institutions, 1996, 2 pages.		
	CD84	Insured Deposit Account, May 21, 1996, 14 pages.		
	CD85	The Insured Deposit Account: "Money in the Bank," page 5; Three Little Letters. Three Big Ways to Save in 1998, page 4.		
	CD86	An Introduction to the Smith Barney Insured Deposit Account, 8 pages.		

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	CD87	SMITH BARNEY INC. Capital Markets, Debt Origination Group Memo, to J. Mandelbaum, from T. Hamilton, cc: R. Holloman, H. Bald, S. Becton, Re: Insured Deposit Account, Oct. 10, 1995; SMITH BARNEY INC. Capital Markets, Debt Origination Group Memo, to B. Holloman, from T. Hamilton, cc: W. Heinzerling, H. Morris, COPs, Re: New Product Proposal for Insured Deposit Account, Sept. 18, 1995, 2 pages.	
	CD88	Insured Deposit Account, Product Description for the Investor, Draft as of 9/20/95, 8 pages.	

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